

**Fill in this information to identify the case:**

Debtor 1 RAINEE S. KIRKLAND  
Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania  
Case number 19-23268-CMB

**Official Form 410S1**

**Notice of Mortgage Payment Change**

**12/15**

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** Freedom Mortgage Corporation

**Court claim no. (if known):** 21

**Last four digits** of any number you 5013  
use to identify the debtor's account:

**Date of payment change:** 12/01/2022  
Must be at least 21 days after date of  
this notice

**New total payment:** \$1,188.18  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

**Will there be a change in the debtor's escrow account payment?**

- ☐ No  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non bankruptcy law.  
Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

**Current escrow payment:** \$ 560.59      **New escrow payment:**      \$ 574.76

**Part 2: Mortgage Payment Adjustment**

**Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

- ☒ No  
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non bankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

**Current interest rate:** \_\_\_\_\_%      **New interest rate:** \_\_\_\_\_%

**Current principal and interest payment:** \$ \_\_\_\_\_      **New principal and interest payment:** \$ \_\_\_\_\_

**Part 3: Other Payment Change**

**Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

**Current mortgage payment:** \$ \_\_\_\_\_      **New mortgage payment:** \$ \_\_\_\_\_

Debtor1 RAINEE S. KIRKLAND  
First Name Middle Name

Last Name

Case number (if known) 19-23268-CMB

#### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**x** /s/ Matthew Fissel  
Signature

Date 11/07/2022

**Print:** Matthew Fissel (314567)  
First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 8757 Red Oak Blvd., Suite 150  
Number Street

Charlotte, NC 28217  
City State ZIP Code

Contact phone 844-856-6646 x4535

Email PABKR@brockandscott.com

Document Page 3 of 9  
**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**  
*Pittsburgh Division*

IN RE: RAINEE S. KIRKLAND	Case No. 19-23268-CMB Chapter 13
Freedom Mortgage Corporation,  Movant	Hearing Date: TBD  Hearing Time: TBD  Objection Date: TBD
vs.	
RAINEE S. KIRKLAND , Debtor and  Ronda J. Winnecour Respondent	

**CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE**

I certify under penalty of perjury that on this day, I served or caused to be served the Notice of Mortgage Payment Change on the parties at the addresses shown below or on the attached list.

The type(s) of service made on the parties (first-class mail, electronic notification, hand delivery, or another type of service) was:

Via CM/ECF electronic notice:

Kenneth Steidl, Esq.  
Suite 2830 Gulf Tower  
707 Grant Street  
Pittsburgh, PA 15219  
*Counsel for Debtor*

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
*Chapter 13 Trustee*

Office of the United States Trustee  
Liberty Center.  
1001 Liberty Avenue, Suite 970  
Pittsburgh, PA 15222  
*US Trustee*

Via First Class Mail:

RAINEE S. KIRKLAND  
112 HARDEN AVENUE  
DUQUESNE, PA 15110  
*Debtor*

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
*Chapter 13 Trustee*

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, names and addresses of parties served by electronic notice will be listed under the heading "Via CM/ECF electronic notice" and those served by mail will be listed under the heading "Via First Class Mail".

EXECUTED ON: November 7, 2022

/s/ Matt Fissel

Andrew Spivack, PA Bar No. 84439  
Matt Fissel, PA Bar No. 314567  
Mario Hanyon, PA Bar No. 203993  
Ryan Starks, PA Bar No. 330002  
Jay Jones, PA Bar No. 86657  
Attorney for Creditor  
BROCK & SCOTT, PLLC  
8757 Red Oak Boulevard, Suite 150  
Charlotte, NC 28217  
Telephone: (844) 856-6646  
Facsimile: (704) 369-0760  
E-Mail: PABKR@brockandscott.com

**PAWB Local Form 7 (07/13)**

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INDIANAPOLIS, IN 46250-0401

Document

Page 9 of 9

**Escrow Account Disclosure Statement****Account Information**

Loan Number: [REDACTED]  
 Property Address: 112 HARDEN AVE  
 DUQUESNE PA 15110

Statement Date: **10/19/2022**  
 Current Payment Amount: **\$1,174.01**

**New Payment Amount: \$1,188.18**  
**New Payment Effective Date: 12/01/2022**

RAINEE KIRKLAND  
 112 HARDEN AVE  
 DUQUESNE PA 15110-1412

You are receiving this statement because you have an escrow account with us. We have safeguards in place to ensure there is enough money in your account to cover your homeowners insurance, real estate taxes and mortgage insurance, if applicable. However, changes in your taxes and insurance could result in a shortage or surplus in your escrow account.

Based on our most recent analysis, you have a shortage of \$449.10 in your escrow account. This shortage likely was caused by changes in your taxes and/or insurance. A shortage may also result if full monthly escrow payments have not been made to your account. To see these changes, refer to Part 2. We will automatically spread the shortage amount over 12 months of future monthly escrow payments. This will be reflected as an increase to your monthly mortgage payment.

Projected Minimum Balance	\$385.28
- Required Minimum Balance	\$834.38
Shortage Amount	\$449.10

The required minimum balance (also known as the escrow cushion) is the amount that you are required to pay into your escrow account to cover unanticipated disbursements for escrow items or for disbursements that have to be made before the monthly escrow payments are available in your escrow account.

Part 1 provides your current and the new escrow payment amounts. Part 2 shows what has already happened in your account while Part 3 shows what we anticipate happening in your account over the next 12 months. As escrow items are subject to change each year, the amounts in Part 3 are only estimates.

PART

1

**Your Mortgage Payment**Payment information beginning with your 12/01/2022 payment

The escrow shortage amount will automatically be spread over 12 months. Your new monthly payment will be \$1,188.18.

Payment Information	Current Monthly Payment	New Monthly Payment
Principal & Interest	\$613.42	\$613.42
Escrow Payment	\$515.22	\$537.34
Shortage Spread:	\$45.37	\$37.42
<b>Total Payment:</b>	<b>\$1,174.01</b>	<b>\$1,188.18</b>

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PART

2

## Your Escrow Account History

The chart below compares what we projected to occur with actual activity in your escrow account since the last analysis.

Previous Year's Projections (Estimated)					Actual Activity				
Date	Paid In	Paid Out	Description	Balance	Date	Paid In	Paid Out	Description	Balance
			Beginning Balance	\$1,957.59				Beginning Balance	\$1,006.28
Dec 2021	\$515.22	\$123.71	FHA MORTGAGE INSURANCE	\$2,349.10	Dec 2021	\$540.96	\$123.71		\$1,423.53
Jan 2022	\$515.22	\$123.71	FHA MORTGAGE INSURANCE	\$2,740.81	Jan 2022	\$560.59	\$123.71		\$1,860.41
Feb 2022	\$515.22	\$123.71	FHA MORTGAGE INSURANCE	\$3,132.12	Feb 2022	\$560.59	\$123.71 *		\$2,297.29
Feb 2022	\$0.00	\$0.00		\$3,132.12	Feb 2022	\$0.00	\$305.94	COUNTY TAX	\$1,991.35
Mar 2022	\$515.22	\$123.71	FHA MORTGAGE INSURANCE	\$3,623.83	Mar 2022	\$560.59	\$123.71 *		\$2,428.23
Mar 2022	\$0.00	\$305.94	COUNTY TAX	\$3,217.89	Mar 2022	\$0.00	\$0.00		\$2,428.23
Apr 2022	\$515.22	\$123.71	FHA MORTGAGE INSURANCE	\$3,609.20	Apr 2022	\$560.59	\$123.71 *		\$2,865.11
Apr 2022	\$0.00	\$1,646.40	CITY TAX	\$1,962.80	Apr 2022	\$0.00	\$0.00		\$2,865.11
May 2022	\$515.22	\$123.71	FHA MORTGAGE INSURANCE	\$2,354.31	May 2022	\$560.59	\$123.71 *		\$3,301.99
May 2022	\$0.00	\$0.00		\$2,354.31	May 2022	\$0.00	\$1,646.40	CITY TAX	\$1,655.59
Jun 2022	\$515.22	\$123.71	FHA MORTGAGE INSURANCE	\$2,745.82	Jun 2022	\$560.59	\$123.71		\$2,092.47
Jul 2022	\$515.22	\$123.71	FHA MORTGAGE INSURANCE	\$3,137.33	Jul 2022	\$560.59	\$123.71 *		\$2,529.35
Jul 2022	\$0.00	\$0.00		\$3,137.33	Jul 2022	\$0.00	\$1,967.00	HOMEOWNERS	\$562.35
Aug 2022	\$515.22	\$1,671.00	HOMEOWNERS	\$1,981.55	Aug 2022	\$560.59	\$1,086.95 *		\$35.99
Aug 2022	\$0.00	\$123.71	FHA MORTGAGE INSURANCE	\$1,857.84	Aug 2022	\$0.00	\$123.71	FHA MORTGAGE INSURANCE	(\$87.72)
Aug 2022	\$0.00	\$1,074.82	SCHOOL/ISD TAX	\$783.02	Aug 2022	\$0.00	\$0.00		(\$87.72)
Sep 2022	\$515.22	\$123.71	FHA MORTGAGE INSURANCE	\$1,174.53	Sep 2022	\$560.59	\$123.71		\$349.16
Oct 2022	\$515.22	\$123.71	FHA MORTGAGE INSURANCE	\$1,566.04	Oct 2022	\$560.59	\$120.15 *		\$789.60
Nov 2022	\$515.22	\$123.71	FHA MORTGAGE INSURANCE	\$1,957.55	Nov 2022	\$0.00	\$0.00	E	\$789.60
Total	\$6,182.64	\$6,182.68			Total	\$6,146.86	\$6,363.54		

An asterisk (\*) indicates a difference in that month between the actual activity and the estimated activity.

When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

A double asterisk (\*\*) indicates a difference in that month between the actual activity and the estimated activity due to interest payable on escrow which is not estimated.

LOAN NUMBER

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Document

Page 7 of 9

## Escrow Account Disclosure Statement

## Account Information

Page 2

RAINEE KIRKLAND  
112 HARDEN AVE  
DUQUESNE PA 15110-1412

Loan Number: [REDACTED]  
Property Address: 112 HARDEN AVE  
DUQUESNE PA 15110

Statement Date: 10/19/2022  
Current Payment Amount: \$1,174.01

New Payment Amount: \$1,188.18  
New Payment Effective Date: 12/01/2022

PART

3

## Expected Escrow Payments over the next 12 Months

HOMEOWNERS	\$1,967.00	Freedom expects to pay \$6,448.09 over the next 12 months.
FHA MORTGAGE INSURANCE	\$1,441.80	Here's how to calculate your new monthly escrow payment:
COUNTY TAX	\$305.94	Total Disbursements: \$6,448.09
CITY TAX	\$1,646.40	+ 12 Months: 12
SCHOOL/ISD TAX	\$1,086.95	
<b>Total Disbursements</b>	<b>\$6,448.09</b>	<b>New Monthly Escrow Payment \$537.34</b>

## Summary of Your Projected Escrow Account for the Coming Year

Date	Payment to Escrow	What We Expect to Pay Out	Description	Your Actual Balance	Balance Needed In Your Account
			Beginning Balance	\$1,636.86	\$2,085.96
Dec 2022	\$537.34	\$120.15	FHA MORTGAGE INSURANCE	\$2,054.05	\$2,503.15
Jan 2023	\$537.34	\$120.15	FHA MORTGAGE INSURANCE	\$2,471.24	\$2,920.34
Feb 2023	\$537.34	\$120.15	FHA MORTGAGE INSURANCE	\$2,888.43	\$3,337.53
Mar 2023	\$537.34	\$120.15	FHA MORTGAGE INSURANCE	\$3,305.62	\$3,754.72
Mar 2023	\$0.00	\$305.94	COUNTY TAX	\$2,999.68	\$3,448.78
Apr 2023	\$537.34	\$120.15	FHA MORTGAGE INSURANCE	\$3,416.87	\$3,865.97
Apr 2023	\$0.00	\$1,646.40	CITY TAX	\$1,770.47	\$2,219.57
May 2023	\$537.34	\$120.15	FHA MORTGAGE INSURANCE	\$2,187.66	\$2,636.76
Jun 2023	\$537.34	\$120.15	FHA MORTGAGE INSURANCE	\$2,604.85	\$3,053.95
Jul 2023	\$537.34	\$120.15	FHA MORTGAGE INSURANCE	\$3,022.04	\$3,471.14
Aug 2023	\$537.34	\$1,967.00	HOMEOWNERS	\$1,592.38	\$2,041.48
Aug 2023	\$0.00	\$120.15	FHA MORTGAGE INSURANCE	\$1,472.23	\$1,921.33
Aug 2023	\$0.00	\$1,086.95	SCHOOL/ISD TAX	\$385.28	\$834.38 *
Sep 2023	\$537.34	\$120.15	FHA MORTGAGE INSURANCE	\$802.47	\$1,251.57
Oct 2023	\$537.34	\$120.15	FHA MORTGAGE INSURANCE	\$1,219.66	\$1,668.76
Nov 2023	\$537.34	\$120.15	FHA MORTGAGE INSURANCE	\$1,636.85	\$2,085.95
	\$6,448.08	\$6,448.09			

The required minimum balance, as indicated by the asterisk (\*) in the summary above, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your minimum balance may include up to two months of escrow payments (excluding PMI/MIP) to cover increases to your taxes and homeowners insurance.

PART

4

## What This Means to You

Your escrow balance is less than the required minimum balance or cushion in your account. The resulting shortage is \$449.10.

The Escrow shortage has been spread over 12 months. Including the shortage, your new total monthly payment will be \$1,188.18.

Did you know by having recurring payments set up through FreedomMortgage.com, we'll adjust for any changes in your monthly payment automatically? However, if you have automatic bill pay through your bank, you'll need to contact them directly to adjust your payment. To sign up for recurring payments, login to your Freedom Mortgage account or register today at MyAccount.FreedomMortgage.com.

PART

5

## How You Can Reach Us with Questions

Should you have any questions regarding the information provided in this statement please do not hesitate to contact us at (855) 690-5900. Customer Care representatives are available to assist you Monday through Friday 8:00am – 8:00pm and Saturday 9:00am – 2:00pm Eastern Time.

FREEDOM MORTGAGE®

PO BOX 50428  
INDIANAPOLIS, IN 46250-0401

## Account Information

Loan Number:	[REDACTED]
Property Address:	112 HARDEN AVE DUQUESNE PA 15110
Statement Date:	10/19/2022
Current Payment Amount:	\$1,174.01
New Payment Amount:	\$1,188.18
New Payment Effective Date:	12/01/2022

[REDACTED]

RAINEE KIRKLAND  
112 HARDEN AVE  
DUQUESNE PA 15110-1412

IMPORTANT NOTICE: TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.



## Shortage Repayment FAQs

*Customers who prefer to pay their escrow shortage in a lump sum may find the below information helpful.*

**Am I required to pay my shortage in a lump sum?**

No. You may elect to do so at your own discretion.

**What is a shortage and why might I have one?**

Your escrow account exists to pay escrowed items (taxes, insurance, mortgage insurance, etc.) as they come due. Shortages are commonly caused by increases in taxes or insurance, changing your insurance carrier off-cycle, or underestimated taxes when you closed your loan.

A regular analysis of the escrow account is required to ensure that enough funds are available to pay these expenses as they come due. A shortage exists if the analysis shows that the minimum required balance falls below the amount required to make the projected payments of escrowed expenses.

**May I pay the total escrow shortage?**

You have the option to pay the total shortage in a lump sum but you are not required to do so. If you choose to pay the total shortage, your scheduled monthly payment will no longer include the shortage collection amount. A coupon is provided below for your convenience. You may also pay an escrow shortage via our website at [www.freedommortgage.com](http://www.freedommortgage.com) or via telephone by calling 855-690-5900. Please allow one billing cycle for this change to be reflected on your billing statement.

**Can I prepay my escrow account, so my payment does not change?**

No. Taxes and insurance costs routinely change. The escrow portion of your monthly payment is collected so disbursements can be made when due; changes to escrowed expenses will result in a change in your mortgage payment.

While making supplemental payments towards your escrow may reduce or eliminate an escrow shortage, the escrow portion of your monthly payment is calculated by dividing all projected escrow expenses in the coming year by 12. This calculation, for future monthly payments, is independent of the existing balance in the escrow account, so paying extra will not change the escrow payment calculation.

**Can I pay an escrow shortage in a lump sum if my loan is 30 or more days delinquent?**

No. Payments on loans that are 30 or more days past due will first be credited toward any past-due amount owed before any funds are applied towards an escrow shortage.

**If you prefer to pay the shortage in a lump sum, then please return this coupon with the amount shown below. This is not a request for lump sum payment.**

RAINEE KIRKLAND  
112 HARDEN AVE  
DUQUESNE PA 15110

**Shortage Amount**

\$449.10

Loan Number: [REDACTED]

**Important Information:**

Please use this coupon for escrow payments only. Use of this coupon for funds not intended for escrow may result in delayed payment posting.

**Mail to:**

Freedom Mortgage Corporation  
Cash Management  
29730 Network Place  
Chicago, IL 60673-1297